Case 17-27953 Doc 1 Filed 09/19/17 Entered 09/19/17 12:10:43 Desc Main Document Page 1 of 63

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	■ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).	Angela First name CR Middle name	First name Middle name
	Bring your picture identification to your meeting with the trustee.	Holland Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years	Angela Chantel Rene Holland	
	Include your married or maiden names.	U	
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-2826	

Case 17-27953 Doc 1 Filed 09/19/17 Entered 09/19/17 12:10:43 Desc Main Document Page 2 of 63 Case number (if known)

Debtor 1 Angela CR Holland

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.
	Include trade names and doing business as names	Business name(s)	Business name(s)
		EINs	EINs
5.	Where you live	1551 N Leamington Ave Unit 2	If Debtor 2 lives at a different address:
		Chicago, IL 60651 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Cook	
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

Entered 09/19/17 12:10:43 Page 3 of 63 Case 17-27953 Doc 1 Filed 09/19/17 Desc Main

Document Case number (if known) Debtor 1 Angela CR Holland

	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.						
	choosing to file under	□с	hapter 7					
		□с	hapter 11					
		□с	hapter 12					
		■ C	hapter 13					
8.	How you will pay the fee	•	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or che a pre-printed address.					
				the fee in installments. If y		e this option, sign	and attach the Applica	ation for Individuals to Pay
			J	e in Installments (Official For my fee be waived (You ma	,	this option only if	you are filing for Char	oter 7. By law, a judge may
		Ц	but is not requapplies to you	iried to, waive your fee, and r family size and you are unant to Have the Chapter 7 Filir	may do so able to pay	oonly if your incor the fee in installr	ne is less than 150% onents). If you choose t	of the official poverty line that this option, you must fill out
9.	Have you filed for bankruptcy within the last 8 years?	□ No						
			District	Northern District of Illinois Eastern Division	When	8/15/17	Case number	17-24398
			District	Northern District of Illinois Eastern Division	When	11/30/11	Case number	11-48279
			District	DIVISION	When		Case number	
10.	Are any bankruptcy cases pending or being filed by a spouse who is	■ No						
	not filing this case with you, or by a business partner, or by an affiliate?	□ Ye	es.					
			Debtor				Relationship to y	/ou
			District		_ When		Case number, if	known
			Debtor				Relationship to y	/ou
			District		_ When		Case number, if	known
11.	Do you rent your residence?	□No	Go to lir	ne 12.				
	residence:	■ Ye	es. Has you	ır landlord obtained an evict	ion judgm	ent against you ar	nd do you want to stay	in your residence?
				No. Go to line 12.				
				Yes. Fill out <i>Initial Statemen</i>	t About ar	n Eviction Judgme	nt Against You (Form	101A) and file it with this

Document Page 4 of 63 Case number (if known) Debtor 1 Angela CR Holland Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor No. of any full- or part-time Go to Part 4. business? ☐ Yes. Name and location of business A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). ☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4:

Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

> For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

	No.
_	

Yes.

What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

Case 17-27953 Doc 1 Filed 09/19/17 Entered 09/19/17 12:10:43 Desc Main Document Page 5 of 63

Debtor 1 Angela CR Holland

Case number (if known)

Part 5: Explain

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 □ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Document Page 6 of 63 Case number (if known) Debtor 1 Angela CR Holland Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses ☐ Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses □ No are paid that funds will □ Yes be available for distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 □ 200-999 How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50.000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 ☐ More than \$50 billion □ \$100,000,001 - \$500 million □ \$500.001 - \$1 million 20. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ■ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Angela CR Holland Signature of Debtor 2 Angela CR Holland Signature of Debtor 1 Executed on Executed on **September 19, 2017**

MM / DD / YYYY

MM / DD / YYYY

Debtor 1 Angela CR Holland Document Page 7 of 63 Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Mehul D. Desai	Date	September 19, 2017
Signature of Attorney for Debtor		MM / DD / YYYY
Mehul D. Desai		
Printed name		
Swanson & Desai, LLC		
Firm name		
2314 W North Ave Unit C-1W		
Chicago, IL 60647		
Number, Street, City, State & ZIP Code		
Contact phone 312-666-7882	Email address	kswanson@swansondesai.com
6296214		
Bar number & State		

	Docume	ent Page 8 of 6	2.3	
rmation to identify your	case:			
Angela CR Hollar	nd			
First Name	Middle Name	Last Name		
First Name	Middle Name	Last Name		
ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
				Check if this is an
				☐ Check if this is an amended filing
	Angela CR Hollar First Name	Angela CR Holland First Name Middle Name First Name Middle Name	Angela CR Holland First Name Middle Name Last Name First Name Middle Name Last Name	Angela CR Holland First Name Middle Name Last Name First Name Middle Name Last Name

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	15,175.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	15,175.00
Pai	t 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	15,050.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	1,400.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	38,161.00
	Your total liabilities	\$	54,611.00
Pai	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	3,458.69
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,983.00
Pai	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	r other sch	nedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a	personal.	family, or

- Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Filed 09/19/17 Entered 09/19/17 12:10:43 Desc Main Case 17-27953 Doc 1 Document

Page 9 of 63 Case number (if known) Debtor 1 Angela CR Holland

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

1,812.82 \$

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total	claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	1,400.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	15,856.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	17,256.00

ни на	this inform	nation to identify your	Document	Page 10 of 63		oo man
		• • • • • • • • • • • • • • • • • • • •				
Debto	or 1	Angela CR Holla First Name	nd Middle Name	Last Name		
Debto						
Spouse	e, if filing)	First Name	Middle Name	Last Name		
Jnite	d States Bar	nkruptcy Court for the:	NORTHERN DISTRICT OF IL	LINOIS		
Case	number _					☐ Check if this is ar amended filing
						amended ming
Offi	cial For	rm 106A/B				
		e A/B: Prop	erty			12/15
nink it nforma	fits best. Be ation. If more r every quest	e as complete and accurate space is needed, attachtion.	pe items. List an asset only once. ate as possible. If two married peo a separate sheet to this form. On g, Land, or Other Real Estate You	ple are filing together, both a the top of any additional pag	re equally responsible for su	pplying correct
Doy	ou own or h	ave any legal or equitabl	e interest in any residence, buildir	ng, land, or similar property?		
	lo. Go to Part	2.				
ΠY	es. Where is	the property?				
Part 2		Your Vehicles				
□ N ■ Y	′es	Ford	Who has an interest in	the property? Check one	Do not deduct secured cl	•
	Model: F	ocus	Debtor 1 only		the amount of any secure Creditors Who Have Clair	
		2015	Debtor 2 only		Current value of the	Current value of the
	Approximate Other inform		Debtor 1 and Debtor		entire property?	portion you own?
	Other Illionn	auon.	☐ At least one of the de ☐ Check if this is com (see instructions)		\$10,900.00	\$10,900.00
3.2		Mercury	Who has an interest in	the property? Check one	Do not deduct secured cl	ed claims on Schedule D:
		Grand Marquis	Debtor 1 only		Creditors Who Have Clair	ms Secured by Property.
	Year: 2 Approximate	2005	Debtor 2 only Debtor 1 and Debtor	0	Current value of the entire property?	Current value of the portion you own?
	Other inform		Debtor 1 and Debtor ☐ At least one of the de	•	entire property:	portion you own:
					\$1,800.00	
			Check if this is com	iniumity property		\$1,800.0

Official Form 106A/B Schedule A/B: Property page 1

Debtor 1	Case 17-27953 Doc 1 Filed 09/19/17 Entered 09/19/17 12:10:43 Angela CR Holland Document Page 11 of 63 Case number (if known)	Desc Main
	e dollar value of the portion you own for all of your entries from Part 2, including any entries for you have attached for Part 2. Write that number here=>	\$12,700.00
	scribe Your Personal and Household Items In or have any legal or equitable interest in any of the following items?	Current value of the portion you own?
<i>Exampl</i> □ No □	old goods and furnishings es: Major appliances, furniture, linens, china, kitchenware Describe	Do not deduct secured claims or exemptions.
	Couch, 2 beds, dining table with 4 chairs, dressers, coffee tabe, 2 end tables and misc houshoold goods	\$200.00
□ No	ics es: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music coincluding cell phones, cameras, media players, games Describe	ollections; electronic devices
	2 tvs, 2 dvd players, 2 laptops, 2 cell phones	\$1,000.00
Exampl ■ No	bles of value es: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, other collections, memorabilia, collectibles Describe	or baseball card collections;
Exampl	ent for sports and hobbies es: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes a musical instruments Describe	nd kayaks; carpentry tools;
10. Firearr Examp		
□ No	s bles: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Describe	
	Used clothing and shoes	\$250.00
■ No	y oles: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, go Describe	old, silver
	rm animals oles: Dogs, cats, birds, horses	

Schedule A/B: Property

Dog

Yes. Describe.....

Official Form 106A/B

\$50.00

page 2

Del	otor 1 Angel	a CR Holland	Document Page 12 of 63 Case number (if kno	own)
14.	Any other pers	onal and household items you	u did not already list, including any health aids you did not lis	st
_	No	•		
[☐ Yes. Give spe	ecific information		
15.		-	om Part 3, including any entries for pages you have attached	\$1,500.00
Par	4: Describe Yo	ur Financial Assets		
Do	you own or hav	ve any legal or equitable intere	est in any of the following?	Current value of the
				portion you own? Do not deduct secured
				claims or exemptions.
16.	Cash			
		ey you have in your wallet, in yo	our home, in a safe deposit box, and on hand when you file your p	petition
	■ No ¬ vos			
17.	Deposits of mo		l accounts; certificates of deposit; shares in credit unions, brokera	age houses, and other similar
	,	0, 0,	counts with the same institution, list each.	ago nodoco, and other ominar
_	□ No		Institution name:	
•	Yes		institution name.	
		17.1. Checking	Fifth third bank	\$0.00
		17.1. Onecking	- Thursting bank	
10	Danda mutual	funds or publishy traded atom	uko.	
10.		funds, or publicly traded stoc d funds, investment accounts wi	ith brokerage firms, money market accounts	
I	No			
[☐ Yes	Institution or is	suer name:	
19.		aded stock and interests in inc	corporated and unincorporated businesses, including an into	erest in an LLC, partnership, and
	joint venture			
	■ No T Yes Give sne	ecific information about them		
٠	⊒ 103. ONC 3pt	Name of entity:	% of ownership:	
20	Government an	nd corporate bonds and other	negotiable and non-negotiable instruments	
_0.	Negotiable insti	ruments include personal checks	s, cashiers' checks, promissory notes, and money orders.	
	Non-negotiable ■ No	instruments are those you cann	not transfer to someone by signing or delivering them.	
_	_	cific information about them		
-	- 100. 0110 opo	Issuer name:		
24	Datiromant or r	ion coccumto		
21.		pension accounts rests in IRA, ERISA, Keogh, 401	I(k), 403(b), thrift savings accounts, or other pension or profit-sha	ring plans
[□No	_		
	Yes. List each	account separately.	t and	
		Type of account:	Institution name:	
		401(k)	Fedelity	Unknown
22.		its and prepayments	de se that you may continue comice or use from a company	
			de so that you may continue service or use from a company rent, public utilities (electric, gas, water), telecommunications con	npanies, or others
[□No		Landers and the state of	
	Yes		Institution name or individual:	
			Rent security deposit	\$975.00

D	ebtor 1	Angela CR Holland	Document	Page 13 of 63 Case number	(if known)
23	. Annuit	ies (A contract for a periodic payment of me	onev to vou, either for		
	■ No □ Yes			, ,	
24		s in an education IRA, in an account in a	a qualified ABI F pro	ogram, or under a qualified state to	uition program
		C. §§ 530(b)(1), 529A(b), and 529(b)(1).	a quamou 7.522 p. c	gram, or amaor a quamiou otato ti	anon program
	☐ Yes	Institution name and descrip	tion. Separately file th	ne records of any interests.11 U.S.C.	. § 521(c):
25	. Trusts. ■ No	equitable or future interests in property	(other than anythin	g listed in line 1), and rights or po	owers exercisable for your benefit
	☐ Yes.	Give specific information about them			
26	Examp ■ No	s, copyrights, trademarks, trade secrets, les: Internet domain names, websites, prod			
	⊔ Yes.	Give specific information about them			
27		es, franchises, and other general intang oles: Building permits, exclusive licenses, co		n holdings, liquor licenses, professio	onal licenses
	☐ Yes.	Give specific information about them			
M	oney or	property owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
28	Tax ref	unds owed to you			
	■ No	unac onou to you			
	☐ Yes.	Give specific information about them, inclu	ding whether you alre	ady filed the returns and the tax yea	rs
29	. Family	support			
	Examp ■ No	oles: Past due or lump sum alimony, spous	al support, child suppo	ort, maintenance, divorce settlement	t, property settlement
		Give specific information			
30		amounts someone owes you			
	_	oles: Unpaid wages, disability insurance pa benefits; unpaid loans you made to so		efits, sick pay, vacation pay, worker	rs' compensation, Social Security
	■ No □ Yes.	Give specific information			
31	. Interes	ts in insurance policies			
	Examp ■ No	oles: Health, disability, or life insurance; hea	alth savings account (HSA); credit, homeowner's, or rente	r's insurance
		Name the insurance company of each police	cy and list its value.		
		Company name:		Beneficiary:	Surrender or refund value:
32	If you a	erest in property that is due you from so are the beneficiary of a living trust, expect p ne has died.			led to receive property because
	■ No □ Yes.	Give specific information			
	_ 103.	S. S oposito information.			
33		against third parties, whether or not yo les: Accidents, employment disputes, insur			

☐ Yes. Describe each claim.......

	Case 17-27953	Doc 1	Filed 09/19/17	Entered 0	9/19/17 12:10:43	Desc Main
Debt	or 1 Angela CR Holland		Document	Page 14 01	63 Case number (if known)	
34. C	ther contingent and unliquidate	ed claims of				set off claims
	No					
	Yes. Describe each claim					
35. A	ny financial assets you did not	already list				
	No					
	Yes. Give specific information					
36	Add the dollar value of all of yo	ur entries fr	om Part A including a	y entries for nac	ass you have attached	
	for Part 4. Write that number he					\$975.00
	<u></u>				l	
Part 5	Describe Any Business-Related	Property You	Own or Have an Interest I	n. List any real esta	ate in Part 1.	
37. D o	you own or have any legal or equit	table interest i	in any business-related pr	roperty?		
	No. Go to Part 6.					
	Yes. Go to line 38.					
Part 6	Describe Any Farm- and Comme	rcial Fishing-	Related Property You Own	n or Have an Interes	st In.	
	If you own or have an interest in far	rmland, list it in	Part 1.			
46. D	o you own or have any legal or	equitable in	terest in any farm- or c	ommercial fishir	ng-related property?	
ı	No. Go to Part 7.	·	•			
[☐ Yes. Go to line 47.					
Part 7	Describe All Property You C	Own or Have a	In Interest in That You Did	Not List Above		
53. D	o you have other property of an	ny kind you c	did not already list?			
I	Examples: Season tickets, country					
	No					
Ц	Yes. Give specific information					
54.	Add the dollar value of all of yo	ur entries fr	om Part 7. Write that n	umber here		\$0.00
						Ψ0.00
Part 8	List the Totals of Each Part of	of this Form				
	Dout 4. Total week actata line 0					#0.00
	Part 1: Total real estate, line 2 .					\$0.00
	Part 2: Total vehicles, line 5 Part 3: Total personal and hous	eahold itams		\$12,700.00 \$1,500.00		
	Part 4: Total financial assets, lir			\$975.00		
	Part 5: Total business-related p		 e 45	\$0.00		
	Part 6: Total farm- and fishing-r			\$0.00		
	Part 7: Total other property not			\$0.00		
62.	Total personal property. Add line	as 56 throug	—— h 61	\$15,175.00	Copy personal property to	otal \$15,175.00
υ ∠ .	rotal personal property. Add IIII	cs so anougi		φ13,173.00	copy personal property to	413,173.00
63.	Total of all property on Schedul	le A/B. Add l	ine 55 + line 62			\$15,175.00

Official Form 106A/B Schedule A/B: Property page 5

		17(141111)	111 1 1111. 1.7 111 15	
Fill in this infor	rmation to identify your	case:		
Debtor 1	Angela CR Hollar	nd		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
Couch, 2 beds, dining table with 4 chairs, dressers, coffee tabe, 2 end	\$200.00		\$200.00	735 ILCS 5/12-1001(b)
tables and misc houshoold goods Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
2 tvs, 2 dvd players, 2 laptops, 2 cell phones	\$1,000.00		\$1,000.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 7.1			100% of fair market value, up to any applicable statutory limit	
Used clothing and shoes	\$250.00		\$250.00	735 ILCS 5/12-1001(a)
Line Holli Schedule A.B. 1111			100% of fair market value, up to any applicable statutory limit	
Dog Line from Schedule A/B: 13.1	\$50.00		\$50.00	735 ILCS 5/12-1001(b)
Zino nom concedency v.S. 1911			100% of fair market value, up to any applicable statutory limit	
401(k): Fedelity Line from Schedule A/B: 21.1	Unknown		100%	735 ILCS 5/12-1006
Line nom Sonedule A.B. 21.1			100% of fair market value, up to any applicable statutory limit	

Case 17-27953 Filed 09/19/17 Entered 09/19/17 12:10:43 Document Page 16 of 63 Case number (if known) Debtor 1 Angela CR Holland Brief description of the property and line on *Schedule A/B* that lists this property Current value of the Amount of the exemption you claim Specific laws that allow exemption portion you own Copy the value from Check only one box for each exemption. Schedule A/B Rent security deposit 735 ILCS 5/12-1001(b) \$975.00 \$975.00 Line from Schedule A/B: 22.1 100% of fair market value, up to any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Doc 1

Yes

Desc Main

		age 17	ot 63		
Fill in this information to identify yo	ur case:				
Debtor 1 Angela CR Hol	land				
First Name	Middle Name La	st Name			
Debtor 2					
(Spouse if, filing) First Name	Middle Name La	st Name			
United States Bankruptcy Court for the	e: NORTHERN DISTRICT OF ILLING	IS			
Case number (if known)				Charle	if their in one
(II KIOWII)				_	if this is an led filing
				amend	lea ming
Official Form 106D					
	s Who Have Claims Se	curod	l by Proport	\	12/15
Scriedule D. Creditors	S WIIO Have Claims Se	cured	by Propert	<u>y</u>	12/15
s needed, copy the Additional Page, fill it	. If two married people are filing together, b out, number the entries, and attach it to th				
number (if known).	_				
Do any creditors have claims secured b	by your property?				
☐ No. Check this box and submit	this form to the court with your other sch	edules. Yo	ou have nothing else t	o report on this form.	
Yes. Fill in all of the information	below.				
Part 1: List All Secured Claims					
	more than one secured claim, list the creditor	senarately	Column A	Column B	Column C
for each claim. If more than one creditor ha	as a particular claim, list the other creditors in F		Amount of claim	Value of collateral	Unsecured
much as possible, list the claims in alphabe	tical order according to the creditor's name.		Do not deduct the value of collateral.	that supports this claim	portion If any
2.1 Midwest Title Loans	Describe the property that secures the o	:laim:	\$2,295.00	\$1,800.00	\$495.00
Creditor's Name	2005 Mercury Grand Marquis 1				
	miles				
	As of the date you file, the claim is: Chec	lk all that			
1300 E Irving Park Rd.	apply.	k ali mat			
Hanover Park, IL 60133	☐ Contingent				
Number, Street, City, State & Zip Code	Unliquidated				
Miles source the debto of	☐ Disputed				
Who owes the debt? Check one.	Nature of lien. Check all that apply.				
Debtor 1 only	An agreement you made (such as mort	gage or secu	ured		
Debtor 2 only	car loan)				
Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechan	ic's lien)			
At least one of the debtors and another	☐ Judgment lien from a lawsuit				
Check if this claim relates to a community debt	☐ Other (including a right to offset)				
Date debt was incurred	Last 4 digits of account number	0988			
2.2 Safco	Describe the property that secures the c	laim:	\$12,755.00	\$10,900.00	\$1,855.00
Creditor's Name	2015 Ford Focus 51984 miles				
5900 Lake Ellenor Dr	As of the date you file, the claim is: Chec	k all that			
Orlando, FL 32809	apply. Contingent				
Number, Street, City, State & Zip Code	☐ Unliquidated				
rumbor, enoch erly, etate a zip eeue	☐ Disputed				
Who owes the debt? Check one.	Nature of lien. Check all that apply.				
■ Debtor 1 only	☐ An agreement you made (such as mort	gage or seci	ured		
Debtor 2 only	car loan)	-			
Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechan	ic's lien)			
☐ At least one of the debtors and another	☐ Judgment lien from a lawsuit	- /			
☐ Check if this claim relates to a	Other (including a right to offset)				
community debt	·				

Case 17-27953 Doc 1 Filed 09/19/17 Entered 09/19/17 12:10:43 Desc Main Document Page 18 of 63

Debtor 1	Angela CF	R Holland			Case number (if know)	
	First Name	Middle Name	Last Name		_	
Date debt	was incurred	Opened 05/17 Last Active 8/31/17	Last 4 digits of account number	4101		
Add the	dollar value of	your entries in Columi	n A on this page. Write that number h	iere:	\$15,050.00	0
	the last page of the last number here		ollar value totals from all pages.		\$15,050.00	

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

		Document	Page 19 of	63	_	
Fill in this inforn	nation to identify your cas	e:				
Debtor 1	Angela CR Holland					
	First Name	Middle Name	Last Name			
Debtor 2	First Name	Middle Norma	LastName			
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Bar	nkruptcy Court for the: N	ORTHERN DISTRICT OF	ILLINOIS			
Case number						
(if known)					☐ Check	if this is an
					amend	ded filing
Official Form	106E/E					
		. Hava Unasaura	d Claima			12/15
	/F: Creditors Who				IDDIODITY -I-i I	
Schedule G: Execu Schedule D: Credito eft. Attach the Con name and case nun	,	Leases (Official Form 106G) d by Property. If more space i you have no information to). Do not include any cre is needed, copy the Par	editors with partially a t you need, fill it out,	secured claims that a number the entries i	are listed in in the boxes on the
	I of Your PRIORITY Unse					
No. Go to P	ors have priority unsecured cl	aims against you?				
	aπ 2.					
Yes.	priority unsecured claims. If	a araditar baa mara than ana n	riority unacquired alaim li	ist the avaditor concret	oly for each alaim. For	saab alaim liatad
identify what typ possible, list the Part 1. If more t	oe of claim it is. If a claim has be e claims in alphabetical order ac than one creditor holds a partic	oth priority and nonpriority amo ecording to the creditor's name. ular claim, list the other creditor	ounts, list that claim here a . If you have more than tw rs in Part 3.	and show both priority a	and nonpriority amoun	its. As much as
(For an explana	ation of each type of claim, see	the instructions for this form in	the instruction bookiet.)	Total claim	Priority amount	Nonpriority amount
2.1 Illinois I	Department of Revenue	Last 4 digits of acc	ount number	\$1,400.00		
Priority Cre	editor's Name					
	Randolph St	When was the debt	incurred?		_	
•	ervices M/C 7-900 o, IL 60601					
	treet City State Zlp Code	As of the date you f	file, the claim is: Check a	all that apply		
Who incurred	the debt? Check one.	☐ Contingent				
Debtor 1 o	nly	☐ Unliquidated				
Debtor 2 o	nlv	☐ Disputed				
	nd Debtor 2 only	Type of PRIORITY u	unsecured claim:			
_	e of the debtors and another	Domestic suppor	t obligations			
_			· ·	a acuaramant		
	his claim is for a community		n other debts you owe the or personal injury while yo	· ·		
■ No	subject to offset?		or personal injury write yo	ou were intoxicated		
■ No □ Yes		Other. Specify	2012 taxes			-
<u> </u>		•	ZUIZ laxes			
Part 2: List Al	I of Your NONPRIORITY U	Insecured Claims				
3. Do any credito	ors have nonpriority unsecure	d claims against you?				
☐ No. You hav	ve nothing to report in this part.	Submit this form to the court w	ith your other schedules.			
Yes.						
	nonpriority unsecured claim	s in the alphabetical order of	f the creditor who holds	each claim. If a aradii	tor has more than and	nonpriority
unsecured clair	n, list the creditor separately for holds a particular claim, list the	each claim. For each claim list	sted, identify what type of o	claim it is. Do not list cl	aims already included	in Part 1. If more

Total claim

Case 17-27953 Doc 1 Filed 09/19/17 Entered 09/19/17 12:10:43 Desc Main Document Page 20 of 63

Debtor 1 Angela CR Holland Case number (if know) 4.1 \$294.00 Abc Cred&rcv Last 4 digits of account number 2529 Nonpriority Creditor's Name 4736 Main St Apt #4 When was the debt incurred? Opened 8/23/12 Lisle, IL 60532 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify 12 Moon Jump Inc 4.2 Ad Astra Recovery Last 4 digits of account number 4472 \$349.00 Nonpriority Creditor's Name Opened 7/31/12 Last Active 7330 W 33rd Street North When was the debt incurred? 05/12 Wichita, KS 67205 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Collection Attorney Speedycash.Com 161-II Other, Specify 4.3 Afs Acceptance Llc \$0.00 Last 4 digits of account number 0850 Nonpriority Creditor's Name Opened 01/12 Last Active 1475 W Cypress Creek Rd When was the debt incurred? 03/14 Fort Lauderdale, FL 33309 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Discharged in prior Chapter 7 ☐ Yes

Case 17-27953 Entered 09/19/17 12:10:43 Doc 1 Filed 09/19/17 Desc Main

Document Page 21 of 63 Debtor 1 Angela CR Holland Case number (if know) 4.4 \$867.00 All Things are Possible Last 4 digits of account number Nonpriority Creditor's Name 4014 W Chicago When was the debt incurred? Chicago, IL 60651 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Day Care ☐ Yes 4.5 **Allied Interstate** Last 4 digits of account number \$89.00 Nonpriority Creditor's Name Consumer Service Dept. When was the debt incurred? PO Box 361477 Columbus, OH 43236 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Collections ☐ Yes 4.6 \$352.00 **Allied Interstate** Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 4000 Warrenton, VA 20188 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated

Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Collections ☐ Yes

Case 17-27953 Entered 09/19/17 12:10:43 Doc 1 Filed 09/19/17 Desc Main Page 22 of 63 Case number (if know) Document Debtor 1 Angela CR Holland 4.7 \$707.00 Amer Fst Fin Last 4 digits of account number 0001 Nonpriority Creditor's Name Opened 8/03/16 Last Active 7330 W. 33rd Street When was the debt incurred? 12/19/16 Wichita, KS 67205 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Unsecured 4.8 **ATT** Last 4 digits of account number \$483.00 Nonpriority Creditor's Name When was the debt incurred? PO Box 6416 Carol Stream, IL 60197 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No \square Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Phone Bill Other. Specify 4.9 City of Chicago Dept of Finance Last 4 digits of account number \$1,265.00 Nonpriority Creditor's Name **Bureau of Water Billing** When was the debt incurred? 333 S State St Ste 330 Chicago, IL 60604 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No \square Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Parking Tickets ☐ Yes

Debtor 1 Angela CR Holland		Document Page 23 of 63 Case number (if know)				
4.1	Comcast Nonpriority Creditor's Name	Last 4 digits of account number	\$200.00			
	Attn: Bankruptcy Dept PO Box 3002 Southeastern, PA 19398	When was the debt incurred?				
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply				
	Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	\square Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts				
	Yes	Other. Specify Collections				
4.1	ComEd	Last 4 digits of account number 3101	\$489.00			
	Nonpriority Creditor's Name PO Box 6111 Carol Stream, IL 60197-6111	When was the debt incurred?				
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply				
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	\square Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	No	□ Debts to pension or profit-sharing plans, and other similar debts				
	☐ Yes	Other. Specify Electric Bill				
4.1						
2	ComEd	Last 4 digits of account number	\$800.00			
	Nonpriority Creditor's Name 3 Lincoln Center Attn Bankruptcy Department	When was the debt incurred?				
	Oak Brook Terrace, IL 60181 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply				
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community	☐ Student loans				
	debt	Obligations arising out of a separation agreement or divorce that you did not				

■ No

☐ Yes

■ Other. Specify Electric Bill

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts Case 17-27953 Doc 1 Filed 09/19/17 Entered 09/19/17 12:10:43 Desc Main Document Page 24 of 63

Debi	Angela CR Holland		Case number (if know)		
4.1 3	Convergent	Last 4 digits of account number		\$583.00	
<u> </u>	Nonpriority Creditor's Name PO Box 9004	When was the debt incurred?			
	Renton, WA 98057 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	■ Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	_	aration agreement or divorce that you did not		
	■ No	☐ Debts to pension or profit-sharing	g plans, and other similar debts		
	Yes	Other. Specify Collections	.		
4.1	Direct Tv	Last 4 digits of account number		\$150.00	
4	Nonpriority Creditor's Name	_		4.00.00	
	PO Box 27700 Anaheim, CA 92809	When was the debt incurred?			
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply		
	Who incurred the debt? Check one.				
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure			
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims			
	■ No	Debts to pension or profit-sharing			
	Yes	Other. Specify Collections			
4.1 5	Fed Loan Servicing	Last 4 digits of account number	0006	\$2,048.00	
	Nonpriority Creditor's Name	_	On an ad 40/45 I and Anthur		
	Po Box 60610 Harrisburg, PA 17106	When was the debt incurred?	Opened 10/15 Last Active 8/31/17		
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply		
	Who incurred the debt? Check one.				
	■ Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community	Student loans			
	debt		Obligations arising out of a separation agreement or divorce that you did not		
	Is the claim subject to offset?	report as priority claims Debts to pension or profit-sharir			
	■ No	_	y pians, and other similal debts		
	□ Yes	☐ Other. Specify			

Educational

Case 17-27953 Entered 09/19/17 12:10:43 Doc 1 Filed 09/19/17 Desc Main

Document Page 25 of 63 Debtor 1 Angela CR Holland Case number (if know) 4.1 Fed Loan Servicing 0005 \$1,167.00 Last 4 digits of account number 6 Nonpriority Creditor's Name Opened 10/15 Last Active Po Box 60610 When was the debt incurred? 8/31/17 Harrisburg, PA 17106 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Educational 4.1 Fed Loan Servicing 0004 \$2.825.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 11/10 Last Active Po Box 60610 When was the debt incurred? 8/31/17 Harrisburg, PA 17106 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community lacksquare Obligations arising out of a separation agreement or divorce that you did not debt Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Educational 4.1 **Fed Loan Servicing** 0003 \$1,325.00 Last 4 digits of account number 8 Nonpriority Creditor's Name Opened 11/10 Last Active Po Box 60610 When was the debt incurred? 8/31/17 Harrisburg, PA 17106 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another

■ No

☐ Yes

☐ Obligations arising out of a separation agreement or divorce that you did not

☐ Debts to pension or profit-sharing plans, and other similar debts

Educational

Student loans

Other. Specify

report as priority claims

☐ Check if this claim is for a community

Is the claim subject to offset?

Document Page 26 of 63 Debtor 1 Angela CR Holland Case number (if know) 4.1 Fed Loan Servicing 0002 \$5,760.00 Last 4 digits of account number 9 Nonpriority Creditor's Name Opened 02/10 Last Active Po Box 60610 When was the debt incurred? 8/31/17 Harrisburg, PA 17106 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Educational 4.2 Fed Loan Servicing 0001 \$2,731.00 Last 4 digits of account number 0 Nonpriority Creditor's Name Opened 02/10 Last Active Po Box 60610 When was the debt incurred? 8/31/17 Harrisburg, PA 17106 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Educational 4.2 **Federal Pacific Credit** 7892 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 03/14 Last Active 140 W 2100 S # Sste220 When was the debt incurred? 11/12 Salt Lake City, UT 84115 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No **Factoring Company Account Afs**

Official Form 106 E/F

☐ Yes

Chapter 7

Other. Specify

Acceptance loan was discharged in a prior

Case 17-27953 Doc 1 Filed 09/19/17 Entered 09/19/17 12:10:43

Desc Main Page 27 of 63 Case number (if know) Document Debtor 1 Angela CR Holland 4.2 \$568.00 **Fst Premier** 3343 Last 4 digits of account number 2 Nonpriority Creditor's Name Opened 01/15 Last Active 601 S Minnesota Ave When was the debt incurred? 04/15 Sioux Falls, SD 57104 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.2 Harvard Collection Services Inc. \$1,400.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 4839 N. Elston Ave. Chicago, IL 60630 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Back taxes** Other. Specify 4.2 **Hunter Warfield** 1029 \$5.793.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 05/13 Last Active 4620 Woodland Corporate When was the debt incurred? 01/13 Tampa, FL 33614 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim:

debt

■ No

☐ Yes

☐ Student loans

report as priority claims

☐ Obligations arising out of a separation agreement or divorce that you did not

Debts to pension or profit-sharing plans, and other similar debts

■ Other. Specify Collection Attorney The Laramar Gro

☐ At least one of the debtors and another

Is the claim subject to offset?

☐ Check if this claim is for a community

	0030 17 27300 000 1	Document Page 28 of 63	nam .
Debtor	1 Angela CR Holland	Document Page 28 of 63 Case number (if know)	
4.2	Illinois Dept of Employment	Last 4 digits of account number	\$1,400.00
	Nonpriority Creditor's Name Benefit Collections PO Box 6996 Chicago, IL 60606	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	lacksquare Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Overpayment	
4.2	Illinois Tollway	Last 4 digits of account number	\$325.00
_	Nonpriority Creditor's Name 2700 Ogden Ave Downers Grove, IL 60515	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Tollway Fines	
4.2	JP Morgan Chase	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name 270 Park Avenue	When was the debt incurred?	
	New York, NY 10017		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	_	П	
	Debtor 1 only	Contingent	
	Debtor 2 only	Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	

debt

■ No

☐ Yes

Is the claim subject to offset?

report as priority claims

■ Other. Specify Notice Only

 $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

Document Page 29 of 63 Case number (if know) Debtor 1 Angela CR Holland 4.2 Majestic Lake Financial \$725.00 Last 4 digits of account number 8 Nonpriority Creditor's Name 635 East HWY 20, K When was the debt incurred? Upper Lake, CA 95485 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collections ☐ Yes Peoples Gas Light & Coke 4.2 \$584.00 Company Last 4 digits of account number Nonpriority Creditor's Name 200 E Randolph St When was the debt incurred? Chicago, IL 60601 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: \square At least one of the debtors and another ☐ Student loans \square Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Gas Bill 4.3 **PNC Bank** \$280.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 535230 When was the debt incurred? Pittsburgh, PA 15219 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community

debt

■ No

☐ Yes

Is the claim subject to offset?

report as priority claims

Other. Specify

 \square Obligations arising out of a separation agreement or divorce that you did not

Debts to pension or profit-sharing plans, and other similar debts

Entered 09/19/17 12:10:43 Desc Main Case 17-27953 Doc 1 Filed 09/19/17

Document Page 30 of 63 Debtor 1 Angela CR Holland Case number (if know) 4.3 \$300.00 Recivable Management Inc Last 4 digits of account number Nonpriority Creditor's Name 7206 Hull Street rd Ste When was the debt incurred? Richmond, VA 23235 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collections ☐ Yes 4.3 **Red Lake Properties** \$3,270.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3544 W Dickens Suit G Chicago, IL 60647 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Back Rent ☐ Yes 4.3 TCF Bank \$100.00 Last 4 digits of account number Nonpriority Creditor's Name 800 Burr Ridge Parkway When was the debt incurred? Willowbrook, IL 60527 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated

Case 17-27953 Doc 1		ed 09/19/17 12:10:43	ain					
or 1 Angela CR Holland	——————————————————————————————————————	1 of 63 Case number (if know)						
University Of Phoenix	Last 4 digits of account number	2559	\$82.					
Nonpriority Creditor's Name	_							
4615 E Elwood St FI 3 Phoenix, AZ 85040	When was the debt incurred?	Opened 08/12 Last Active 09/12						
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim							
Debtor 1 only	☐ Contingent							
Debtor 2 only	☐ Unliquidated							
Debtor 1 and Debtor 2 only	☐ Disputed							
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:						
☐ Check if this claim is for a community	☐ Student loans	☐ Student loans						
debt	☐ Obligations arising out of a sepa	aration agreement or divorce that you did not						
Is the claim subject to offset?	report as priority claims							
No	☐ Debts to pension or profit-sharing	ng plans, and other similar debts						
Yes	■ Other. Specify Unsecured							
USA Payday	Last 4 digits of account number		\$550.					
Nonpriority Creditor's Name 1108 E South Union Ave Midvale, UT 84047	When was the debt incurred?							
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply						
Who incurred the debt? Check one.								
Debtor 1 only	☐ Contingent							
Debtor 2 only	☐ Unliquidated							
☐ Debtor 1 and Debtor 2 only	☐ Disputed							
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:						
☐ Check if this claim is for a community	☐ Student loans							
debt		aration agreement or divorce that you did not						
Is the claim subject to offset?	report as priority claims							
No	☐ Debts to pension or profit-sharing							
Yes	Other. Specify Payday Lo	an						
Wood Forest Bank	Last 4 digits of account number		\$300.					
Nonpriority Creditor's Name			4000.					
P.O. Box 7889 Spring, TX 77387-7889	When was the debt incurred?							
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply						
Who incurred the debt? Check one.	_							
■ Debtor 1 only	☐ Contingent							
Debtor 2 only	☐ Unliquidated							
☐ Debtor 1 and Debtor 2 only	☐ Disputed							
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:						

Part 3: List Others to Be Notified About a Debt That You Already Listed

☐ Check if this claim is for a community

Is the claim subject to offset?

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address Official Form 106 E/F

debt

■ No ☐ Yes

On which entry in Part 1 or Part 2 did you list the original creditor?

 $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

■ Other. Specify Collections

☐ Student loans

report as priority claims

Case 17-27953 Filed 09/19/17 Entered 09/19/17 12:10:43 Page 32 of 63 Case number (if know) Document Debtor 1 Angela CR Holland Ad Astra Recovery Line 4.2 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 7330 W 33rd St Ste 118 Part 2: Creditors with Nonpriority Unsecured Claims Wichita, KS 67205 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address Arnold Scott Harris P.C. Line 4.9 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 111 W Jackson Suite 600 ■ Part 2: Creditors with Nonpriority Unsecured Claims Chicago, IL 60604 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? City of Chicago Corporation Line 4.9 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims Counsel ■ Part 2: Creditors with Nonpriority Unsecured Claims **Edward N Siskel** 121 N LaSalle St Ste 600 Chicago, IL 60602 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **Fst Premier** Line 4.22 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 601 S Minneapolis Ave ■ Part 2: Creditors with Nonpriority Unsecured Claims Sioux Falls, SD 57104 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **Hunter Warfield** Line 4.24 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims Attention: Bankruptcy Part 2: Creditors with Nonpriority Unsecured Claims 4620 Woodland Corporate Blvd Tampa, FL 33614 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Lisa Madigan Line **2.1** of (Check one): ■ Part 1: Creditors with Priority Unsecured Claims Illinois Attorney General ☐ Part 2: Creditors with Nonpriority Unsecured Claims 100 West Randolph St., Atrium Chicago, IL 60601 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? State of Illinois Department of Rev Line 4.23 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 100 W Randolph St. ■ Part 2: Creditors with Nonpriority Unsecured Claims Legal Services M/C 7-900 Chicago, IL 60601 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **University Of Phoenix** Line 4.34 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 1625 W Fountainhead Pkwy Part 2: Creditors with Nonpriority Unsecured Claims Tempe, AZ 85285 Last 4 digits of account number Part 4: Add the Amounts for Each Type of Unsecured Claim Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total Claim Domestic support obligations** 6a 0.00 Total claims Taxes and certain other debts you owe the government from Part 1 6b. 6b. 1,400.00 6c. Claims for death or personal injury while you were intoxicated 6c. Other. Add all other priority unsecured claims. Write that amount here. Total Priority. Add lines 6a through 6d. 6e 1,400.00 **Total Claim**

Doc 1

6f.

Student loans

15,856.00

Desc Main

Doc 1 Filed 09/19/17 Entered 09/19/17 12:10:43 Desc Main Case 17-27953 Page 33 of 63 Case number (if know) Document

Debtor 1 Angela CR Holland

Total claims from Part 2	6g.	6g. Obligations arising out of a separation agreement or divorce that		•	0.00
		you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	22,305.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	38,161.00

		I A A A I I I I I I I I I I I I I I I I	\Box	
Fill in this infor	rmation to identify your	case:		
Debtor 1	Angela CR Hollar	nd		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - □ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease
Name, Number, Street, City, State and ZIP Code

2.1 Red Lake Properties
3544 W Dickens Suit G
Chicago, IL 60647

State what the contract or lease is for
One year lease

Case 17-27953 Doc 1 Filed 09/19/17 Entered 09/19/17 12:10:43 Desc Main Document Page 35 of 63

Fill in this	information to identify your	case:		
Debtor 1	Angela CR Holla	nd		
Dalitano	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, fili	ng) First Name	Middle Name	Last Name	
United Sta	ates Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case num	ber			
(if known)				☐ Check if this is an amended filing
Officia	l Form 106H			
	lule H: Your Cod	ebtors		12/15
1. Do No Yes 2. With Arizor No Yes 3. In Colin line Form	e and case number (if known you have any codebtors? (If ship is hin the last 8 years, have you ha, California, Idaho, Louisiana Go to line 3. S. Did your spouse, former spout your spouse, former spout your spouse, former spout your codeb a 2 again as a codebtor only 106D), Schedule E/F (Officia	you are filing a joint case, used in a community property, Nevada, New Mexico, Putuse, or legal equivalent live tors. Do not include your if that person is a guaran	do not list either spouse operty state or territor erto Rico, Texas, Washi with you at the time? spouse as a codebtor tor or cosigner. Make	y? (Community property states and territories include
	olumn 2. Column 1: Your codebtor			Column 2: The creditor to whom you owe the debt
	Name, Number, Street, City, State and Z	IP Code		Check all schedules that apply:
3.1	Name			☐ Schedule D, line ☐ Schedule E/F, line ☐ Schedule G, line
-	Number Street City	State	ZIP Code	_
3.2				☐ Schedule D, line
	Name			Schedule E/F, line
	Number Street	Stato	ZIP Code	_
	City	State	ZIP Code	

Schedule H: Your Codebtors

Case 17-27953 Doc 1 Filed 09/19/17 Entered 09/19/17 12:10:43 Desc Main Document Page 36 of 63

SIII	in this information to identify your ca	200.				Ī					
	otor 1 Angela CR I										
	otor 2 ouse, if filing)				_						
Uni	ted States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS		_						
(If kr	se number nown)					☐ An		J		etition chapte date:	·r
	fficial Form 106l					M	M / DD/ Y	YYY			
S	chedule I: Your Inc	ome								12	/15
sup spo atta	as complete and accurate as possiblying correct information. If you use. If you are separated and you ch a separate sheet to this form. Describe Employment	are married and not filing w	ng jointly, and your s ith you, do not includ	pouse is e inforn	s livi natio	ing with y on about :	ou, incluyour spo	ide inform use. If mo	nation a ore spa	about your ice is needed	i,
1.	Fill in your employment information.		Debtor 1			Debtor 2 or non-filing spouse					
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	■ Employed				☐ Employed				
		Employment status	☐ Not employed				☐ Not employed				
		Occupation	Medical Biller								
	Include part-time, seasonal, or self-employed work.	Employer's name	Health Resource Solutions			<u> </u>					
	Occupation may include student or homemaker, if it applies.	Employer's address	1806 S. Higland Lombard, IL 601								
		How long employed t	here? 3 weeks								
Pai	Give Details About Mor	nthly Income									
	mate monthly income as of the dause unless you are separated.	ate you file this form. If	you have nothing to re	port for a	any l	line, write	\$0 in the	space. Incl	lude yo	our non-filing	
•	u or your non-filing spouse have mo e space, attach a separate sheet to		ombine the information	for all e	mplo	oyers for tl	nat perso	n on the lin	ies belo	ow. If you nee	ed
						For Debt	tor 1	For Deb			
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	3,4	466.67	\$		N/A	
3.	Estimate and list monthly overt	ime pay.		3.	+\$		0.00	+\$		N/A	

3,466.67

N/A

Calculate gross Income. Add line 2 + line 3.

Case 17-27953 Doc 1 Filed 09/19/17 Entered 09/19/17 12:10:43 Desc Main Document Page 37 of 63

Deb	tor 1	Angela CR Holland	-	C	Case r	number (if kn	own)				
					For	Debtor 1			Debtor -filing s		
	Cop	y line 4 here	4.		\$	3,466	.67	\$		N/A	_
5.	List	all payroll deductions:									
	5a.	Tax, Medicare, and Social Security deductions	5a	ı.	\$	382	98	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5b		<u>*</u> —		.00	\$_		N/A	_
	5c.	Voluntary contributions for retirement plans	5c		<u>*</u> —		.00	\$_		N/A	_
	5d.	Required repayments of retirement fund loans	5d		<u>*</u> —		.00	\$		N/A	_
	5e.	Insurance	5e) .	\$.00	\$		N/A	_
	5f.	Domestic support obligations	5f.		\$.00	\$		N/A	-
	5g.	Union dues	5g	J.	\$	0	.00	\$		N/A	-
	5h.	Other deductions. Specify:	5h	1.+	\$	0	.00	+ \$		N/A	-
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$	382	.98	\$		N/A	-
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$	3,083	.69	\$		N/A	-
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total	0.0		¢		. 00	Ф		N/A	
	8b.	monthly net income. Interest and dividends	8a 8b		\$.00	\$_ \$		N/A	_
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce).	Φ		.00	Φ		N/A	_
		settlement, and property settlement.	80	: .	\$	0	.00	\$		N/A	
	8d.	Unemployment compensation	8d	l.	\$	0	.00	\$		N/A	-
	8e.	Social Security	8e) .	\$	C	.00	\$		N/A	-
	8f. 8g. 8h.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income Other monthly income. Specify: Future Tax Refund	8f. 8g	J.	\$ \$	0	0.00	\$ \$ + \$		N/A N/A N/A	_
	OII.	Future Tax Refund	_ ''	···	Ψ <u> </u>	3/3	.00	'ͺΨ		IN/A	_
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	<u> </u>	375	.00	\$		N/	A
10.	Calo	culate monthly income. Add line 7 + line 9.	10.	\$	3	3,458.69	+ \$		N/A	= \$	3.458.69
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.				,					-,
11.	Inclu othe Do i	te all other regular contributions to the expenses that you list in Schedule ade contributions from an unmarried partner, members of your household, your or friends or relatives. In the include any amounts already included in lines 2-10 or amounts that are not acify:	depe		,	,		,		e J. +\$	0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certainies							12.	\$Combi	3,458.69
_	_		_								ly income
13.	Do y	you expect an increase or decrease within the year after you file this form No.									
		Yes. Explain: Debtor will not be receiving the food stamp inco	me r	nον	/ing	forward	now	that s	he is l	back to	work.

Case 17-27953 Doc 1 Filed 09/19/17 Entered 09/19/17 12:10:43 Desc Main Document Page 38 of 63

Fill	in this informa	tion to identify yo	our case:			l		
	tor 1	Angela CR H				Ched	ck if this is:	
Doh	tor 2	7go.u. 0					An amended filing	den a color d'Orac el contro
	otor 2 ouse, if filing)						13 expenses as of	ving postpetition chapter the following date:
Unit	ed States Bankr	ruptcy Court for the	: NORTH	IERN DISTRICT OF ILLIN	OIS	-	MM / DD / YYYY	
Cas	e number							
(If kı	nown)							
Of	fficial Fo	rm 106J				•		
		J: Your	 Exper	ises				12/1
Be	as complete a	and accurate as	possible.	If two married people ar ch another sheet to this				or supplying correct
Par		ibe Your House	hold					
1.	Is this a joir No. Go to							
			in a separ	ate household?				
	□N							
	□ Y ₀	es. Debtor 2 mus	st file Offici	al Form 106J-2, <i>Expenses</i>	for Separate House	ehold of Deb	tor 2.	
2.	•	e dependents?	☐ No					
	Do not list Do Debtor 2.	ebtor 1 and	Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state	the						□ No
	dependents	names.			Daughter		_ <u>2</u>	Yes
					Son		7	□ No ■ Yes
								□ No
					Son			Yes
								□ No □ Yes
3.		enses include f people other t	han	No				00
		d your depende		Yes				
Par	t 2: Estim	ate Your Ongoi	ng Monthl	y Expenses				
exp				uptcy filing date unless y y is filed. If this is a supp				
				government assistance i				
	ficial Form 10		u nave mo	iuded it on <i>Schedule I.</i> 1	our income		Your expo	enses
4.		or home owners		ses for your residence. I r lot.	nclude first mortgag	e 4. \$	S	1,375.00
	If not includ	led in line 4:						
	4a. Real e	estate taxes				4a. \$	3	0.00
		rty, homeowner's				4b. \$		0.00
		maintenance, re owner's associat		ıpkeep expenses dominium dues		4c. \$ 4d. \$		0.00
5.				our residence, such as ho	me equity loans	5. \$		0.00

Case 17-27953 Doc 1 Filed 09/19/17 Entered 09/19/17 12:10:43 Desc Main Document Page 39 of 63

Deb	tor 1	Angela CR Holland	Case num	ber (if known)	
6.	Utiliti	ies:			
٠.	6a.	Electricity, heat, natural gas	6a.	\$	108.00
	6b.	Water, sewer, garbage collection	6b.	\$	0.00
	6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	160.00
	6d.	Other. Specify:	6d.	\$	0.00
	Food	l and housekeeping supplies		\$	574.00
	Child	Icare and children's education costs	8.	\$	193.00
	Cloth	ning, laundry, and dry cleaning	9.	\$	130.00
Э.		onal care products and services	10.	\$	50.00
1.	Medi	cal and dental expenses	11.	\$	23.00
2.	Trans	sportation. Include gas, maintenance, bus or train fare.			
		ot include car payments.	12.	\$	120.00
3.	Ente	rtainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
1.	Char	itable contributions and religious donations	14.	\$	0.00
5.	Insur	rance.			
		ot include insurance deducted from your pay or included in lines 4 or 20.			
		Life insurance	15a.	·	0.00
	15b.	Health insurance	15b.	·	0.00
	15c.	Vehicle insurance	15c.	\$	250.00
		Other insurance. Specify:	15d.	\$	0.00
		s. Do not include taxes deducted from your pay or included in lines 4 or 20.		_	
	Spec	·	16.	\$	0.00
		Illment or lease payments: Car payments for Vehicle 1	170	c	0.00
		, ,	17a.	·	0.00
		Car payments for Vehicle 2	17b.	*	0.00
		Other. Specify:	17c.	·	0.00
		Other. Specify:		\$	0.00
		payments of alimony, maintenance, and support that you did not report as acted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	0.00
		r payments you make to support others who do not live with you.		\$	0.00
•	Spec	• • • • • • • • • • • • • • • • • • • •	19.	Ψ	0.00
		r real property expenses not included in lines 4 or 5 of this form or on <i>Sche</i>		our Income	
•		Mortgages on other property	20a.		0.00
		Real estate taxes	20b.		0.00
		Property, homeowner's, or renter's insurance	20c.		0.00
		Maintenance, repair, and upkeep expenses	20d.	•	0.00
		Homeowner's association or condominium dues	20e.	·	0.00
		r: Specify:		+\$	0.00
	Othic			ΙΨ	0.00
		ulate your monthly expenses			
		Add lines 4 through 21.		\$	2,983.00
	22b. (Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
	22c. /	Add line 22a and 22b. The result is your monthly expenses.		\$	2,983.00
		ulate your monthly net income.			
		Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	3,458.69
	23b.	Copy your monthly expenses from line 22c above.	23b.	-\$	2,983.00
	23c.	Subtract your monthly expenses from your monthly income.			
		The result is your monthly net income.	23c.	\$	475.69

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.

Yes.

Explain here: Debtor is currently in a repayment plan for her rent. Her rent is going up starting in January to \$1375 because of her need for a larger apartment.

Case 17-27953 Doc 1 Filed 09/19/17 Entered 09/19/17 12:10:43 Desc Main Document Page 40 of 63

Fill in this infor	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				
Debtor 1	Angela CR Hollar				
	First Name	Middle Name	Last Name		
Debtor 2 Spouse if, filing)	First Name	Middle Name	Last Name		
Jnited States Ba	ankruptcy Court for the:	NORTHERN DISTRIC	T OF ILLINOIS		
Case number					
f known)					Check if this is an amended filing
Official Form		1	I Daletania Oct.		
Jeclara t	tion About a	ın individua	I Debtor's Sched	ules	12/1
ou must file thi otaining mone	is form whenever you fi	le bankruptcy schedul n connection with a ba	onsible for supplying correct info es or amended schedules. Making nkruptcy case can result in fines	g a false statemen	
ou must file thi otaining mone ears, or both. 1	is form whenever you fi y or property by fraud ii	le bankruptcy schedul n connection with a ba	es or amended schedules. Making	g a false statemen	
ou must file thiotaining mone ears, or both. 1	is form whenever you fi y or property by fraud ii 8 U.S.C. §§ 152, 1341, 1	le bankruptcy schedul n connection with a ba 519, and 3571.	es or amended schedules. Making	g a false statemen up to \$250,000, or	
ou must file thiotaining mone ears, or both. 1	is form whenever you fi y or property by fraud ii 8 U.S.C. §§ 152, 1341, 1	le bankruptcy schedul n connection with a ba 519, and 3571.	es or amended schedules. Making nkruptcy case can result in fines	g a false statemen up to \$250,000, or	
Did you pa	is form whenever you fi y or property by fraud ii 8 U.S.C. §§ 152, 1341, 1	le bankruptcy schedul n connection with a ba 519, and 3571.	es or amended schedules. Making nkruptcy case can result in fines	g a false statemen up to \$250,000, or tcy forms?	r imprisonment for up to 20
Did you pa	is form whenever you fi y or property by fraud ii 8 U.S.C. §§ 152, 1341, 1 n Below	le bankruptcy schedul n connection with a ba 519, and 3571.	es or amended schedules. Making nkruptcy case can result in fines	g a false statemen up to \$250,000, or tcy forms?	r imprisonment for up to 20
Did you pa	is form whenever you fi y or property by fraud it 8 U.S.C. §§ 152, 1341, 1 In Below In or agree to pay some	le bankruptcy schedul n connection with a ba 519, and 3571.	es or amended schedules. Making nkruptcy case can result in fines	g a false statemen up to \$250,000, or tcy forms? Attach Bankrupte Declaration, and	r imprisonment for up to 20 cy Petition Preparer's Notice, I Signature (Official Form 119
Did you pa No Yes. Under penathat they ar	is form whenever you fi y or property by fraud ii 8 U.S.C. §§ 152, 1341, 1 In Below The property by fraud ii and the property by f	le bankruptcy schedul n connection with a ba 519, and 3571.	es or amended schedules. Making nkruptcy case can result in fines orney to help you fill out bankrup	g a false statemen up to \$250,000, or tcy forms? Attach Bankrupte Declaration, and	r imprisonment for up to 20 cy Petition Preparer's Notice, I Signature (Official Form 119
Did you pa No Ves. Under penathat they ar X /s/ Angela	is form whenever you fi y or property by fraud it 8 U.S.C. §§ 152, 1341, 1 In Below In y or agree to pay some Name of person	le bankruptcy schedul n connection with a ba 519, and 3571.	es or amended schedules. Making hkruptcy case can result in fines or the second	g a false statemen up to \$250,000, or tcy forms? Attach Bankrupte Declaration, and his declaration an	r imprisonment for up to 20 cy Petition Preparer's Notice, I Signature (Official Form 119

Case 17-27953 Doc 1 Filed 09/19/17 Entered 09/19/17 12:10:43 Desc Main Document Page 41 of 63

	formation to identify your	case:		
Debtor 1	Angela CR Hollar	nd Middle Name	Last Name	
Debtor 2	Filst Name	Middle Name	Last Name	
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the:	NORTHERN DISTRICT OF ILL	INOIS	
Case number (if known)				☐ Check if this is an amended filing
Stateme Be as comple information.	te and accurate as possib	ole. If two married people are fili attach a separate sheet to this f	Is Filing for Bankruptcy ing together, both are equally respon- orm. On the top of any additional pag	sible for supplying correct
		ital Status and Where You Live	d Before	
. What is y	our current marital status	s?		
☐ Marr ■ Not	ried married			
. During th	a loot 2 waara haya way li			
. Ծայուց ա	ie iast 3 years, nave you ii	ived anywhere other than where	e you live now?	
_	ie iast 3 years, nave you ii	ived anywhere other than where	e you live now?	
□ No		ved in the last 3 years. Do not incl		
□ No ■ Yes.		·		Dates Debtor 2 lived there
□ No ■ Yes. Debtor 1	List all of the places you liv	ved in the last 3 years. Do not incl Dates Debtor 1	ude where you live now.	
Debtor 1 639 Bui Carol S	List all of the places you liv I Prior Address: rns St. Apt 107 stream, IL 60188	Dates Debtor 1 lived there From-To: March 2016	ude where you live now. Debtor 2 Prior Address:	lived there ☐ Same as Debtor 1
Debtor 1 639 Bull Carol S 205 Hill North A	List all of the places you live of the places	Prom-To: 11/2015- 03/2016 and 11/2014 -	ude where you live now. Debtor 2 Prior Address: Same as Debtor 1	lived there ☐ Same as Debtor 1 From-To: ☐ Same as Debtor 1

Official Form 107

Case 17-27953 Doc 1 Filed 09/19/17 Entered 09/19/17 12:10:43 Desc Main

Page 42 of 63
Case number (if known) Document Debtor 1 Angela CR Holland

Pa	rt 2	xplain the Sources of	Your Income			
1.	Fill in th	e total amount of income	n employment or from operatir e you received from all jobs and a you have income that you receiv	all businesses, including part-	time activities.	ndar years?
	□ No)				
	■ Ye	es. Fill in the details.				
			Debtor 1		Dobton 2	
			Sources of income	Gross income	Debtor 2 Sources of income	Gross income
			Check all that apply.	(before deductions and exclusions)	Check all that apply.	(before deductions and exclusions)
		ary 1 of current year ur u filed for bankruptcy:		\$14,938.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	
		endar year: to December 31, 2016)	■ Wages, commissions, bonuses, tips	\$25,386.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	
		endar year before that: to December 31, 2015		\$26,403.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	
5.	Include and oth winning List eac	income regardless of wher public benefit paymers. If you are filing a joint the source and the gross in the g	ome during this year or the two nether that income is taxable. Ex- nts; pensions; rental income; inte- case and you have income that in ncome from each source separa	amples of other income are a rest; dividends; money collect you received together, list it o	ted from lawsuits; royalties; ar inly once under Debtor 1.	
			Debtor 1		Debtor 2	
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)
Pa	rt 3:	ist Certain Payments Y	ou Made Before You Filed for	Bankruptcy		
5.	Are eitl	. Neither Debtor 1 no	or 2's debts primarily consume or Debtor 2 has primarily consu or a personal, family, or househo	umer debts. Consumer debts	s are defined in 11 U.S.C. § 10	01(8) as "incurred by an
		☐ No. Go to lir☐ Yes List belot paid that not include.	pefore you filed for bankruptcy, dine 7. by each creditor to whom you paint to creditor. Do not include payment to an attorney for the payment on 4/01/19 and every 3 year	id a total of \$6,425* or more in this for domestic support oblighis bankruptcy case.	n one or more payments and ations, such as child support	and alimony. Also, do
		Subject to adjusting	nent on 4/01/19 and every 3 year	's after that for cases filed on	or after the date of adjustmen	ī.

ase number (if known) Debtor 1 Angela CR Holland Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. **Creditor's Name and Address Dates of payment** Total amount Amount you Was this payment for ... still owe paid Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Nο Yes. List all payments to an insider. **Insider's Name and Address** Dates of payment Total amount Amount you Reason for this payment still owe paid Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider Insider's Name and Address Dates of payment Total amount Amount you Reason for this payment still owe Include creditor's name paid Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Nο ☐ Yes. Fill in the details. Nature of the case Status of the case Case title Court or agency Case number 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. ☐ No. Go to line 11. Yes. Fill in the information below. **Creditor Name and Address Describe the Property** Date Value of the property Explain what happened 2015 Ford Focus Safco 07/28/2017 \$8,600.00 5900 Lake Ellenor Dr Orlando, FL 32809 Property was repossessed. ☐ Property was foreclosed. ☐ Property was garnished. ☐ Property was attached, seized or levied.

Case 17-27953

Doc 1

Filed 09/19/17

Document

Entered 09/19/17 12:10:43

Page 43 of 63

Desc Main

Doc 1 Filed 09/19/17 Entered 09/19/17 12:10:43 Desc Main Case 17-27953

Page 44 of 63 Case number (if known) Document Debtor 1 Angela CR Holland

11.	Within 90 days before you filed for banks accounts or refuse to make a payment b No Yes. Fill in the details.		did any creditor, including a bank or financial in you owed a debt?	stitution, set off any a	amounts from your
	Creditor Name and Address	Des	scribe the action the creditor took	Date action was taken	Amount
	Red Lake Properties 3544 W Dickens Suit G Chicago, IL 60647	lan to reg dif	ide payment arrangemnt with the adloard for the back rent. Debtor agreed pay \$1300 every month that includs the gular monthly payment of 975 and the fernce goes to the back rent at 4 digits of account number:	05/2017	\$1,300.00
12.	Within 1 year before you filed for bankru court-appointed receiver, a custodian, or		as any of your property in the possession of an error official?	assignee for the ben	efit of creditors, a
	■ No □ Yes				
Par	t 5: List Certain Gifts and Contribution	s			
13.	Within 2 years before you filed for bankro No Yes. Fill in the details for each gift.	uptcy, c	lid you give any gifts with a total value of more t	han \$600 per person	?
	Gifts with a total value of more than \$60 per person	0	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift and Address:				
14.	Within 2 years before you filed for bankr ■ No □ Yes. Fill in the details for each gift or c		did you give any gifts or contributions with a tota	al value of more than	\$600 to any charity?
	Gifts or contributions to charities that t more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code	otal	Describe what you contributed	Dates you contributed	Value
Par	t 6: List Certain Losses				
15.	Within 1 year before you filed for bankru or gambling? No Yes Fill in the details.	ptcy or	since you filed for bankruptcy, did you lose any	thing because of the	ft, fire, other disaster,
	Describe the property you lost and how the loss occurred	Include	be any insurance coverage for the loss the amount that insurance has paid. List pending acc claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost
Par	t 7: List Certain Payments or Transfers	5			
16.	consulted about seeking bankruptcy or p	preparir	d you or anyone else acting on your behalf pay on a bankruptcy petition? s, or credit counseling agencies for services require		erty to anyone you
	□ No				
	Yes. Fill in the details.				
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not Y	ou"	Description and value of any property transferred	Date payment or transfer was made	Amount of payment

Case 17-27953 Doc 1 Filed 09/19/17 Entered 09/19/17 12:10:43 Desc Main Page 45 of 63
Case number (if known) Document

Debtor 1 Angela CR Holland

	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and transferred	value of any pro	pperty	Date payment or transfer was made	Amount of payment
	001 Debtorcc Inc. 378 Summit Ave Jersey City, NJ 07306	Credit counsel	ing \$14.95		08/26/2017	\$14.95
	Swanson & Desai, LLC 2314 W North Ave Ste C-1W Chicago, IL 60647	Attorney fee			09/18/2017	\$360.00
	Within 1 year before you filed for bankruptcy, promised to help you deal with your creditors Do not include any payment or transfer that you li	or to make payment			or transfer any prope	rty to anyone who
	■ No Yes. Fill in the details.					
	Person Who Was Paid Address	Description and transferred	value of any pro	pperty	Date payment or transfer was made	Amount of payment
	Within 2 years before you filed for bankruptcy, transferred in the ordinary course of your bus include both outright transfers and transfers made include gifts and transfers that you have already lined No Yes. Fill in the details.	iness or financial aff as security (such as	airs? the granting of a			
	Person Who Received Transfer Address Person's relationship to you	Description and property transfer		payment	e any property or is received or debts exchange	Date transfer was made
	Within 10 years before you filed for bankruptc; beneficiary? (These are often called asset-protection No ☐ Yes. Fill in the details.		ny property to a	self-settled t	rust or similar device	of which you are a
	Name of trust	Description and	value of the pro	perty transfe	rred	Date Transfer was made
Par	List of Certain Financial Accounts, Instru	uments, Safe Deposi	t Boxes, and St	orage Units		
	Within 1 year before you filed for bankruptcy, sold, moved, or transferred? Include checking, savings, money market, or chouses, pension funds, cooperatives, associa No Yes, Fill in the details.	other financial accou	nts; certificates	s of deposit; s		, ,
		ast 4 digits of ccount number	Type of accordinstrument	c m	Pate account was losed, sold, noved, or ransferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 yea cash, or other valuables?	ar before you filed fo	r bankruptcy, a	ny safe depos	sit box or other depos	itory for securities,
	■ No □ Yes. Fill in the details.					
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had ac Address (Number, State and ZIP Code)		Describe the	e contents	Do you still have it?

Case 17-27953 Doc 1 Filed 09/19/17 Entered 09/19/17 12:10:43 Desc Main Document Page 46 of 63 Case number (if known)

Debtor 1 Angela CR Holland

22.	Have you stored property in a storage unit or pl	lace other than your home within 1	1 yea	ar before you filed for bankruptcy?	
	■ No				
	Yes. Fill in the details.				
	Name of Storage Facility	Who else has or had access	De	escribe the contents	Do you still
	Address (Number, Street, City, State and ZIP Code)	to it?	De	escribe the contents	have it?
		Address (Number, Street, City, State and ZIP Code)			
Par	9: Identify Property You Hold or Control for	Someone Else			
23.	Do you hold or control any property that someofor someone.	one else owns? Include any proper	rty y	rou borrowed from, are storing for,	or hold in trust
	■ N-				
	■ No □ Yes. Fill in the details.				
			_		
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	De	escribe the property	Value
Par	10: Give Details About Environmental Information	ation			
or	he purpose of Part 10, the following definitions	apply:			
	Environmental law means any federal, state, or	local statute or regulation concern	nina	pollution, contamination, releases	of hazardous or
	toxic substances, wastes, or material into the a regulations controlling the cleanup of these sul	ir, land, soil, surface water, ground	_	•	
	Site means any location, facility, or property as to own, operate, or utilize it, including disposal		law,	, whether you now own, operate, o	r utilize it or used
	Hazardous material means anything an environ hazardous material, pollutant, contaminant, or	mental law defines as a hazardous	s wa	aste, hazardous substance, toxic s	ubstance,
	mazardous material, pondtant, contaminant, or s	Similar term.			
₹ер	ort all notices, releases, and proceedings that yo	ou know about, regardless of wher	n the	ey occurred.	
24.	Has any governmental unit notified you that you	u may be liable or potentially liable	e und	der or in violation of an environme	ntal law?
	-				
	■ No □ Yes. Fill in the details.				
		0		E	Data at matter
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	nd	Environmental law, if you know it	Date of notice
25.	Have you notified any governmental unit of any	release of hazardous material?			
	■ No				
	Yes. Fill in the details.				
	Name of site	Covernmental unit		Environmental law if you	Date of notice
	Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	nd	Environmental law, if you know it	Date of notice
26.	Have you been a party in any judicial or adminis	strative proceeding under any envi	iron	mental law? Include settlements a	nd orders.
	■ No				
	No				
	Yes. Fill in the details.				5
	Case Title Case Number	Court or agency Name Address (Number, Street, City,	Na	ature of the case	Status of the case
		State and ZIP Code)			
Par	11: Give Details About Your Business or Con	nections to Any Business			
27.	Within 4 years before you filed for bankruptcy,	did you own a business or have ar	ny of	f the following connections to any	business?
	☐ A sole proprietor or self-employed in a f	trade, profession, or other activity,	, eith	ner full-time or part-time	
	☐ A member of a limited liability company	(LLC) or limited liability partnersh	nip (L	LLP)	
			_		

Case 17-27953 Doc 1 Filed 09/19/17 Entered 09/19/17 12:10:43 Desc Main Document Page 47 of 63 Case number (if known)

	☐ A partner in a partnership☐ An officer, director, or managing ex		
	☐ An owner of at least 5% of the votin	g or equity securities of a corporation	
	■ No. None of the above applies. Go to I	Part 12.	
	☐ Yes. Check all that apply above and fill	I in the details below for each business.	
	Business Name Address	Describe the nature of the business	Employer Identification number Do not include Social Security number or ITIN.
	(Number, Street, City, State and ZIP Code)	Name of accountant or bookkeeper	Dates business existed
28.	Within 2 years before you filed for bankrupt institutions, creditors, or other parties.	tcy, did you give a financial statement to ar	yone about your business? Include all financial
	■ No □ Yes. Fill in the details below.		
	Name Address (Number, Street, City, State and ZIP Code)	Date Issued	
Par	t 12: Sign Below		
are to with 18 U	true and correct. I understand that making a a bankruptcy case can result in fines up to I.S.C. §§ 152, 1341, 1519, and 3571. Angela CR Holland	false statement, concealing property, or ol \$250,000, or imprisonment for up to 20 year	leclare under penalty of perjury that the answers otaining money or property by fraud in connection rs, or both.
	gela CR Holland nature of Debtor 1	Signature of Debtor 2	
Dat	September 19, 2017	Date	
Did : ■ N □ Y		ent of Financial Affairs for Individuals Filing	g for Bankruptcy (Official Form 107)?
■ N		t an attorney to help you fill out bankruptcy	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee \$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
·	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
 - ■The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
 - (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
 - Services provided by Debtor's counsel in preparation of the petition and costs associated with the filing of the case make it more efficient for Debtor and the Attorney to enter into and advanced payment retainer. Debtor's counsel reserves the right to refuse to enter into a security retainer due to the up-front costs associated with filing a Chapter 13 Bankruptcy. If any portion of the retainer is not considered earned or required for expenses it will be refunded to the client.
 - (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
 - (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 3. Before signing this agreement, the attorney has received, \$360.00 toward the flat fee, leaving a balance due of \$3,640.00; and \$50.00 for expenses, leaving a balance due for the filing fee of \$0.00.
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: September 19, 2017	0 11	3	
Signed:			
/s/ Angela CR Holland		/s/ Mehul D. Desai	
Angela CR Holland		Mehul D. Desai	
		Attorney for the Debtor(s)	
Debtor(s)			
Do not sign this agreement if the an	nounts are bl	ank.	

Local Bankruptcy Form 23c

Case 17-27953 Doc 1 Filed 09/19/17 Entered 09/19/17 12:10:43 Desc Main Document Page 58 of 63

B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In re	Angela CR Holland		Case No.		
		Debtor(s)	Chapter	13	
	DISCLOSURE OF COMPE	NSATION OF ATTOR	RNEY FOR DE	EBTOR(S)	
c	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016 compensation paid to me within one year before the filing rendered on behalf of the debtor(s) in contemplation	ng of the petition in bankruptcy,	or agreed to be paid	to me, for services rendered of	or to
	For legal services, I have agreed to accept		\$	4,000.00	
	Prior to the filing of this statement I have received		\$	360.00	
	Balance Due		\$	3,640.00	
2. Т	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3. 7	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4. l	■ I have not agreed to share the above-disclosed comp	pensation with any other person	unless they are mem	bers and associates of my law	firm.
I	☐ I have agreed to share the above-disclosed compens copy of the agreement, together with a list of the na				A
5. 1	In return for the above-disclosed fee, I have agreed to re	ender legal service for all aspect	s of the bankruptcy c	ase, including:	
b c	a. Analysis of the debtor's financial situation, and rendo. Preparation and filing of any petition, schedules, state. Representation of the debtor at the meeting of credit d. [Other provisions as needed]	tement of affairs and plan which	may be required;		
5. I	By agreement with the debtor(s), the above-disclosed fe	ee does not include the following	service:		
		CERTIFICATION			
	certify that the foregoing is a complete statement of an ankruptcy proceeding.	ny agreement or arrangement for	payment to me for r	epresentation of the debtor(s)	in
S	eptember 19, 2017	/s/ Mehul D. Desa	i		
Do	ate	Mehul D. Desai Signature of Attorne Swanson & Desa 2314 W North Ave Chicago, IL 60647 312-666-7882 Fa kswanson@swan	i, LLC e Unit C-1W 7 x: 312-666-8894		
		Name of law firm			

Case 17-27953 Doc 1 Filed 09/19/17 Entered 09/19/17 12:10:43 Desc Main Document Page 59 of 63

United States Bankruptcy Court Northern District of Illinois

In re	Angela CR Holland		Case No.
		Debtor(s)	Chapter 13
	VEI	RIFICATION OF CREDITOR MA	ATRIX
		Number of C	Creditors: 42
	The above-named Debtor(s) I (our) knowledge.	hereby verifies that the list of credito	rs is true and correct to the best of my
Date:	September 19, 2017	/s/ Angela CR Holland Angela CR Holland Signature of Debtor	

Abc Cred&rcv 4736 Main St Apt #4 Lisle, IL 60532

Ad Astra Recovery 7330 W 33rd Street North Wichita, KS 67205

Ad Astra Recovery 7330 W 33rd St Ste 118 Wichita, KS 67205

Afs Acceptance Llc 1475 W Cypress Creek Rd Fort Lauderdale, FL 33309

All Things are Possible 4014 W Chicago Chicago, IL 60651

Allied Interstate Consumer Service Dept. PO Box 361477 Columbus, OH 43236

Allied Interstate PO Box 4000 Warrenton, VA 20188

Amer Fst Fin 7330 W. 33rd Street Wichita, KS 67205

Arnold Scott Harris P.C. 111 W Jackson Suite 600 Chicago, IL 60604

ATT
PO Box 6416
Carol Stream, IL 60197

City of Chicago Corporation Counsel Edward N Siskel 121 N LaSalle St Ste 600 Chicago, IL 60602 City of Chicago Dept of Finance Bureau of Water Billing 333 S State St Ste 330 Chicago, IL 60604

Comcast Attn: Bankruptcy Dept PO Box 3002 Southeastern, PA 19398

ComEd PO Box 6111 Carol Stream, IL 60197-6111

ComEd
3 Lincoln Center
Attn Bankruptcy Department
Oak Brook Terrace, IL 60181

Convergent PO Box 9004 Renton, WA 98057

Direct Tv PO Box 27700 Anaheim, CA 92809

Fed Loan Servicing Po Box 60610 Harrisburg, PA 17106

Federal Pacific Credit 140 W 2100 S # Sste220 Salt Lake City, UT 84115

Fst Premier 601 S Minnesota Ave Sioux Falls, SD 57104

Fst Premier 601 S Minneapolis Ave Sioux Falls, SD 57104 Harvard Collection Services Inc. 4839 N. Elston Ave. Chicago, IL 60630

Hunter Warfield 4620 Woodland Corporate Tampa, FL 33614

Hunter Warfield Attention: Bankruptcy 4620 Woodland Corporate Blvd Tampa, FL 33614

Illinois Dept of Employment Benefit Collections PO Box 6996 Chicago, IL 60606

Illinois Department of Revenue 100 W Randolph St Legal Services M/C 7-900 Chicago, IL 60601

Illinois Tollway 2700 Ogden Ave Downers Grove, IL 60515

JP Morgan Chase 270 Park Avenue New York, NY 10017

Lisa Madigan Illinois Attorney General 100 West Randolph St., Atrium Chicago, IL 60601

Majestic Lake Financial 635 East HWY 20, K Upper Lake, CA 95485

Midwest Title Loans 1300 E Irving Park Rd. Hanover Park, IL 60133 Peoples Gas Light & Coke Company 200 E Randolph St Chicago, IL 60601

PNC Bank PO Box 535230 Pittsburgh, PA 15219

Recivable Management Inc 7206 Hull Street rd Ste Richmond, VA 23235

Red Lake Properties 3544 W Dickens Suit G Chicago, IL 60647

Safco 5900 Lake Ellenor Dr Orlando, FL 32809

State of Illinois Department of Rev 100 W Randolph St. Legal Services M/C 7-900 Chicago, IL 60601

TCF Bank 800 Burr Ridge Parkway Willowbrook, IL 60527

University Of Phoenix 4615 E Elwood St Fl 3 Phoenix, AZ 85040

University Of Phoenix 1625 W Fountainhead Pkwy Tempe, AZ 85285

USA Payday 1108 E South Union Ave Midvale, UT 84047

Wood Forest Bank P.O. Box 7889 Spring, TX 77387-7889